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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 216 Haddon Avenue, Suite 406 Westmont, NJ 08108 Main Phone: 609-250-0700 dcarlon@kmllawgroup.com

Attorneys for Secured Creditor HomeBridge Financial Services, Inc.

In Re:

Sabrina Marie Sloan & Shane Joesph Sloan,

Debtors.

Order Filed on June 22, 2018 by Clerk U.S. Bankruptcy Court

District of New Jersey

Case No.: 17-31390 MBK

Adv. No.:

Hearing Date: 6/26/18 @ 9:00 a.m..

Judge: Michael B. Kaplan

## ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR **RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

**DATED: June 22, 2018** 

United States Bankruptcy Judge

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Debtor: Sabrina Marie Sloan, Shane Joesph Sloan

Case No: 17-31390 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR

**RELIEF FROM STAY** 

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, HomeBridge Financial Services, Inc., Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 236 Parkertown Rd, Tuckerton, NJ, 08087, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and William H. Oliver Jr., Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 14, 2018, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 2017 through June 2018 for a total post-petition default of \$11,062.88 ( 8 @ \$1,382.86); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that arrears in the amount of \$4,480.01 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$6,582.87 will be paid over six months by Debtor remitting \$1,097.00 per month for five months and \$1,097.87 for one month which additional payments shall begin on July 1, 2018 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2018, directly to Secured Creditor's servicer; Cenlar FSB, 425 Phillips Blvd, Ewing NJ 08618 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the debtor will file a modified plan within twenty days of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtor: Sabrina Marie Sloan, Shane Joesph Sloan

Case No: 17-31390 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR

**RELIEF FROM STAY** 

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

# Case 17-31390-MBK Doc 31 Filed 06/24/18 Entered 06/25/18 00:51:45 Desc Imaged

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re: Shane Joesph Sloan Sabrina Marie Sloan Debtors Case No. 17-31390-MBK Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1 Date Rcvd: Jun 22, 2018 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2018.

db/jdb +Shane Joesph Sloan, Sabrina Marie Sloan, 236 Parkertown Drive, Tuckerton, NJ 08087-3607

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2018 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor HomeBridge Financial Services, Inc.

dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Rebecca Ann Solarz on behalf of Creditor HomeBridge Financial Services, Inc.

rsolarz@kmllawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

William H. Oliver, Jr. on behalf of Debtor Shane Joesph Sloan bkwoliver@aol.com,

R59915@notify.bestcase.com

William H. Oliver, Jr. on behalf of Joint Debtor Sabrina Marie Sloan bkwoliver@aol.com,

R59915@notify.bestcase.com

TOTAL: 6